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PATENT
Attorney Docket No.: 020375-038110US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Kenneth Algiene et al.

Application No.: 10/645,722

Filed: August 20, 2003

For: SYSTEMS AND METHODS FOR
DIRECTING ELECTIVE ACCOUNT
BALANCES

Customer No.: 20350

Confirmation No. 8172

Examiner: John O. Preston

Technology Center/Art Unit: 3691

AMENDMENT

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed November 23, 2009, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks begin on page 9 of this paper.